

1 **Amendments to the Claims:**

2 This listing of claims will replace all prior versions, and listings, of claims in the application:

3
4 **Listing of Claims:**

5
6 1. (Previously presented) A method of auctioning bad debts to a plurality of clients, said method
7 comprising the steps of:

8 placing select information relating to at least one bad debt on an online auction forum, said
9 select information comprising at least one distinct bad debt item to be displayed on a bidding site of
10 said online auction forum;

11 establishing at least one bidding site on said online auction forum, said bidding site being
12 associated with a database, said database including said bad debt item;

13 classifying said bad debt item based on a geographic territory where jurisdiction is present
14 over a debtor;

15 displaying said bad debt item on said bidding site in accordance with said geographic
16 territory.

17 2. (Previously presented) The method of Claim 1, further comprising the step of:

18 requiring a client to select at least one geographic territory, said geographic territory being
19 associated with a debtor who is subject to the jurisdiction of said selected geographic territory.

20
21 3. (Previously presented) The method of Claim 1, wherein said bad debt item is a lot package
22 that includes a pre-grouped assortment of select information relating to at least two bad debts,
23 wherein each bad debt has a debtor, each of said debtors being subject to a jurisdiction of a
24 geographic territory that is common to all of said debtors in said lot package, said lot package to be
25 displayed as a distinct bad debt item on said bidding site of said online auction forum.

26
27 4. (Previously presented) The method of Claim 1, wherein said bad debt item is an apportioned
28 bad debt containing select information relating to a particular bad debt, said apportioned bad debt

1 comprising a fractional portion of the monetary value of the whole of said bad debt and is to be
2 displayed as a distinct bad debt item on said bidding site of said online auction forum.

3
4 5. (Previously presented) The method of Claim 1, wherein said select information relating to said
5 bad debt item includes the uncollected monetary value of said bad debt.

6
7 6. (Previously presented) The method of Claim 1, wherein said select information relating to
8 said bad debt item includes the geographic territories in which jurisdiction is present over said
9 debtor .

10
11 7. (Previously presented) The method of Claim 1, wherein said select information relating to said
12 bad debt item includes the geographic location where said debtor is domiciled.

13
14 8. (Previously presented) The method of Claim 1, wherein said select information relating to said
15 bad debt item includes rating information that is related to the potential for collection of said bad
16 debt item from said debtor.

17
18 9. (Previously presented) The method of Claim 1, wherein said select information relating to said
19 bad debt item includes a predetermined minimum bid request amount, said online auction forum
20 not
21 to accept a bid for said bad debt item that is below said predetermined minimum bid request
22 amount set for said same bad debt item.

23
24 10. (Previously presented) The method of Claim 3, wherein said select information relating to
25 each of said bad debts in said lot package includes the uncollected monetary value of said bad debt.

26
27 11. (Previously presented) The method of Claim 3, wherein said select information relating to
28 each of said bad debts in said lot package includes the geographic territories in which jurisdiction is

1 present over said debtor.

2

3 12. (Previously presented) The method of Claim 3, wherein said select information relating to
4 each of said bad debts in said lot package includes the geographic location where said debtor is domiciled

5

6 13. (Previously presented) The method of Claim 3, wherein said select information relating to
7 each of said bad debts in said lot package includes rating information that is related to the potential
8 for collection of said bad debt from said debtor.

9

10 14. (Previously presented) The method of Claim 3, wherein said select information relating to said
11 bad debts in said lot package includes rating information that is related to the potential for
12 collection of all of said bad debts included in said lot package.

13

14 15. (Previously presented) The method of Claim 14, wherein said rating information is based on
15 an average of the total sum of a rating figure of each of said bad debts included in said lot package.

16

17

18 16. (Previously presented) The method of Claim 3, wherein said select information relating to said
19 lot package includes a predetermined minimum bid request amount, said online auction forum not
20 to accept a bid for said lot package that is below said predetermined minimum bid request amount
21 set for said same lot package.

22

23 17. (Previously presented) The method of Claim 4, wherein said select information relating to said
24 apportioned bad debt includes the uncollected monetary value of the apportioned fraction of said
25 bad debt.

26

27 18. (Previously presented) The method of Claim 4, wherein said select information relating to said
28 apportioned bad debt includes the uncollected monetary value of the whole of said bad debt from

1 which said apportioned bad debt was taken.

2 19. (Previously presented) The method of Claim 4, wherein said select information relating to
3 said apportioned bad debt includes the geographic territories in which jurisdiction is present over
4 said debtor.

5
6 20. (Previously presented) The method of Claim 4, wherein said select information relating to said
7 apportioned bad debt includes the geographic location where said debtor is domiciled.

8
9 21. (Previously presented) The method of Claim 4, wherein said select information relating to said
10 apportioned bad debt includes the fractional share that was apportioned from the whole of said bad
11 debt.

12
13 22. (Previously presented) The method of Claim 4, wherein said select information relating to said
14 apportioned bad debt includes rating information that is related to the potential for collection of
15 said apportioned bad debt from said debtor.

16
17 23. (Previously presented) The method of Claim 4, wherein said select information relating to said
18 apportioned bad debt includes a predetermined minimum bid request amount, said online auction
19 forum not to accept a bid for said apportioned bad debt that is below said predetermined minimum
20 bid request amount set for said same apportioned bad debt.

21
22 24. (Previously presented) The method of Claim 1, wherein said online auction is conducted
23 utilizing consecutive and concurrent bidding phase intervals, each of said bidding phase intervals
24 enduring for a predetermined time period.

25
26 25. (Previously presented) The method of Claim 24, wherein any said bad debt item that receives
27 a bidding price equal to or above its predetermined minimum bid request amount at the end of said
28 bidding phase interval will be classified into a purchased items database of said online auction

1 forum.

2 26. Canceled.

4 27. Canceled.

6 28. (Previously presented) The method of Claim 1, wherein said bad debt item is selected from
7 said database for display on said bidding site on the basis of its numerical positioning in relation to
8 other said bad debt items contained in said same database.

10 29. (Previously presented) The method of Claim 1, wherein said bad debt item is selected from
11 said database for display on said bidding site on the basis of a random selection process, said
12 random selection process occurring irrespective of the numerical positioning of any said bad debt
13 item contained in said same database.

15 30. (Previously presented) The method of Claim 1, wherein said bad debt item is selected from
16 said database for display on said bidding site on the basis of an order preference of personnel
17 managing said online auction forum.

19 31. (Previously presented) A system for selling bad debts, said system comprising:

20 (a) a remote host system connected to a communications network, said remote host
21 system including:

22 (i) a central processing element for processing data;

23 (ii) a data storage element for storing data; and

24 (iii) software installed for execution on the central processing element and having
25 a database that is associated with at least one sales site module, said database
26 including at least one bad debt item, said bad debt item being accessible on
27 said associated sales site module in accordance with a geographic territory
28 where jurisdiction is present over a debtor, said software configured to run

multiple, concurrent, and distinct client sessions on said remote host system;

and

(b) an interface element for providing public access to said software, wherein a plurality of clients may each participate in an online session of said software, running on said remote host system, from client systems connected to said communications network, and wherein each of said plurality of clients may be able to purchase said bad debt item available for sale on said associated sales site.

32. (Previously presented) A method of outright selling bad debts, said method comprising the steps of:

placing select information relating to at least one bad debt on an online sales forum, said select information comprising at least one distinct bad debt item to be displayed on a sales site of said online sales forum;

establishing at least one sales site on said online sales forum, said sales site being associated with a database, said database including said bad debt item;

classifying said bad debt item based on a geographic territory where jurisdiction is present over a debtor; and

displaying said bad debt item on said sales site in accordance with said geographic territory.

33. (Currently amended) A computer-assisted method of ~~selling~~ offering bad debts for sale comprising:

compiling information relating to at least one bad debt, said bad debt being associated with a debtor, the compiled information including a geographical location wherein jurisdiction is present over the associated debtor;

storing compiled information relating to said at least one bad debt in a computerized database;

allowing a potential purchaser of bad debts to specify at least one geographical location of interest;

1 ~~classifying said bad debt based on a geographical location where jurisdiction is present over~~
2 ~~said debtor; and~~

3 ~~conducting a transaction with a buyer, wherein said buyer purchases said bad debt~~

4 locating bad debts stored in the computerized database for which the geographical location
5 specified by the potential purchaser corresponds with the stored geographical location wherein
6 jurisdiction is present over the associated debtor; and

7 providing the potential purchaser with information from the computerized database relating
8 to a bad debt for which the stored geographical location wherein jurisdiction is present over the
9 associated debtor corresponds to the geographical location specified by the potential purchaser.

10
11 34. (Previously presented) The method of claim 33, further comprising:

12 providing the potential purchaser with information compiled in the computerized database
13 relating to a plurality of bad debts for which the stored geographical location wherein jurisdiction is
14 present over the associated debtors corresponds to the geographical location specified by the
15 potential purchaser.

16 ~~(a) providing select information regarding a plurality of bad debts;~~

17 ~~(b) grouping the plurality of bad debts into a plurality of groups of bad debts, each such group of~~
18 ~~bad debts including corresponding debtors who are subject to personal jurisdiction in a particular~~
19 ~~geographic territory; and~~

20 ~~(c) classifying said plurality of groups of bad debts based on a geographic territory where~~
21 ~~jurisdiction is present over all of the debtors within such group of bad debts .~~

22
23 35. (Currently amended) The method of claim 33, ~~further comprising:~~ wherein the information
24 provided to the potential purchaser in the providing step relates to providing an apportioned bad
25 debt, said apportioned bad debt comprising a fractional portion of the monetary value of the whole
26 of said bad debt.

1 36. (Currently amended) The method of claim 33, wherein said ~~transaction is internet based~~
2 potential purchaser purchases the bad debt.

3
4 37. (Currently amended) The method of claim ~~33~~ 36, wherein said ~~transaction is an auction~~
5 ~~transaction~~ purchase is internet-based.

6
7 38. (Currently amended) A computer-assisted method of ~~selling~~ offering bad debts for sale
8 comprising:

9 compiling information relating to a plurality of bad debts, each of said bad debts being
10 associated with a corresponding debtor, the compiled information including a geographical location
11 wherein jurisdiction is present over said corresponding debtor;

12 storing compiled information relating to said plurality of bad debts in a computerized
13 database;

14 allowing a potential purchaser of bad debts to specify at least one geographical location of
15 interest;

16 ~~grouping each of said plurality of bad debts into groups based on a geographic territory~~
17 ~~where jurisdiction is present over said debtor, wherein bad debts of one group are each associated~~
18 ~~with a common geographic territory over which said jurisdiction is present; and~~

19 ~~conducting a transaction with a buyer, wherein said buyer purchases a group of said bad debts~~

20 locating bad debts stored in the computerized database for which the geographical location
21 specified by the potential purchaser corresponds with the stored geographical location wherein
22 jurisdiction is present over the associated debtor; and

23 providing the potential purchaser with information from the computerized database relating
24 to a plurality of bad debts grouped as a package, each of the packaged bad debts having a stored
25 geographical location wherein jurisdiction is present over the associated debtors corresponding to the
26 geographical location specified by the potential purchaser.

27
28 39. Canceled.

1 40. (Currently amended) The method of claim 38, wherein at least one of said bad debts in the
2 packaged group of bad debts is ~~may comprise~~ an apportioned bad debt, said apportioned bad debt
3 comprising a fractional portion of the monetary value of the whole of said bad debt.

4
5 41. (Currently amended) The method of claim 38, wherein said ~~transaction is internet based~~
6 potential purchaser purchases the packaged group of bad debts.

7
8 42. (Currently amended) The method of claim ~~38~~ 41, wherein said ~~transaction is an auction~~
9 ~~transaction~~ purchase is internet-based.

10
11 43. (Previously presented) The system of claim 31, wherein said purchase of said bad debt item is
12 conducted via an auction process.

13
14 44. (Previously presented) The system of claim 31, wherein said software further includes a
15 purchased items database, said bad debt item classified into said purchased items database
16 subsequent to being sold.

17
18 45. (Currently amended) A computer-assisted method of ~~selling~~ offering bad debts for sale
19 comprising:

20 providing a computerized database ~~comprising~~ containing information relating to a plurality
21 of bad debts, each bad debt having at least one debtor associated therewith, ~~and wherein at least one~~
22 ~~court of law has jurisdiction over said associated debtor~~ the computerized database including
23 geographical information, for each associated debtor, indicating at least one territory wherein said
24 associated debtor is subject to the jurisdiction of a court; and

25 ~~allowing a purchaser access to said bad debts pertaining to a particular geographic territory;~~
26 ~~wherein said associated debtor is subject to the jurisdiction of said geographic territory; and~~

27 ~~allowing the purchaser to purchase at least one bad debt~~

28 allowing a potential purchaser of bad debts to specify at least one geographical territory of

1 interest;

2 locating bad debts stored in the computerized database for which the geographical territory
3 specified by the potential purchaser corresponds with the territory wherein jurisdiction is present
4 over the associated debtor; and

5 providing the potential purchaser with information contained in the computerized database
6 relating to at least one bad debt for which the territory wherein jurisdiction is present over the
7 associated debtor corresponds to the geographical territory specified by the potential purchaser.

8
9 46. Canceled.

10
11 47. (Currently amended) A method of marketing uncollected debts, each of such uncollected debts
12 being associated with a corresponding debtor, and each such debtor being subject to personal legal
13 jurisdiction in one or more geographic territories, said method comprising thm steps of:

14 a. gathering debt information about a plurality of uncollected debts, each of said plurality of
15 uncollected debts being associated with a debtor;

16 b. gathering debtor jurisdiction information regarding geographic territories in which the
17 debtor associated with each of such uncollected debts is likely to be subject to personal legal
18 jurisdiction;

19 c. providing storing the gathered debt information and gathered debtor jurisdiction
20 information ~~to a host web site~~ in a computer storage element;

21 d. allowing a client to specify a geographic territory of interest; and

22 e. providing said client with information from said computer storage element relating to
23 ~~allowing a remote client to access the host web site over a computer network to access the gathered~~
24 ~~debt information in accordance with debtor jurisdiction information for~~ at least one uncollected
25 debt for which the corresponding debtor is subject to the personal legal jurisdiction within the
26 geographic territory of interest to specified by the remote client.

1 48. (Previously presented) The method recited by claim 47 wherein the step of gathering debtor
2 jurisdiction information includes the step of gathering information regarding the territory in which
3 each debtor currently resides.

4
5 49. (Previously presented) The method recited by claim 47 wherein the step of gathering debtor
6 jurisdiction information includes the step of gathering information regarding the territory in which
7 each debtor is domiciled.

8
9 50. (Currently amended) The method recited by claim 47 ~~further including the steps of:~~

10 ~~— e. receiving from the remote client at least one selected geographic territory of interest to the~~
11 ~~remote client; and~~

12 ~~— f. displaying to the remote client uncollected debts for which the associated debtors are likely~~
13 ~~to be subject to personal legal jurisdiction within the at least one geographic territory selected by the~~
14 ~~remote client wherein said client purchases said at least one uncollected debt.~~

15
16 51. Canceled.

17
18 52. Canceled.

19
20 53. (Currently amended) A method of marketing uncollected debts, each of such uncollected debts
21 being associated with a corresponding debtor, and each such debtor owning certain property against
22 which a legal judgment may be levied, said method comprising the steps of:

23 a. gathering debt information about a plurality of uncollected debts;

24 b. gathering, for each such uncollected debt, debtor property information regarding the
25 geographic location of property that is owned by the debtor associated with each such uncollected
26 debt, and against which property a legal judgment may be levied;

27 c. providing storing the gathered debt information, and the gathered debtor property
28 information, ~~to a host web site~~ in a computer storage element; and

1 and

2 d. ~~allowing a remote client to access the host web site over a computer network to access the~~
3 ~~gathered debt information in accordance with a geographic location of interest to the remote client,~~
4 ~~whereby said remote client may thereafter access uncollected debts associated with debtors who own~~
5 ~~property within the geographic location of interest to the remote user, and against which property a~~
6 ~~legal judgment may be levied~~ allowing a client to specify a geographic territory of interest; and

7 e. providing said client with information from said computer storage element relating to at
8 least one uncollected debt for which the corresponding debtor owns property against which a legal
9 judgment may be levied within the geographic territory specified by the client.

10
11 54. (Currently amended) The method recited by claim 53 ~~including the steps of:~~

12 ~~—— e. allowing the remote client to select a geographic location of interest to the remote client;~~
13 and

14 ~~—— f. displaying to the remote client uncollected debts for which the associated debtors own~~
15 ~~property within the selected geographic location, and against which a legal judgment may be levied~~
16 wherein said client purchases said at least one uncollected debt.

17
18 55. (Currently amended) A method of ~~selling~~ offering bad debts for sale comprising:

19 a) compiling a plurality of bad debts, each of said bad debts being associated with a debtor,
20 wherein each of said debtors is subject to personal legal jurisdiction of at least one geographic
21 territory;

22 b) providing select information pertaining to at least one of said bad debts to a remote host
23 web site connected to a communications network;

24 c) allowing a remote client to access said host web site over a communications network;

25 d) allowing said client to select at least one geographic territory; and

26 e) ~~allowing said client access to at least one of said bad debts that is associated with said~~
27 ~~selected geographic territory; and~~

28 ~~—— f) conducting a transaction with a buyer, wherein said buyer purchases said at least one of~~

1 ~~said bad debts~~ providing the remote client with information relating to at least one bad debt for
2 which the associated debtor is subject to personal legal jurisdiction within the geographic territory
3 selected by the remote client.

4
5 56. (Currently amended) The method as in claim 55, wherein said ~~transaction~~ method includes is
6 an auction ~~transaction~~ of said at least one bad debt.

7
8 57. (Previously presented) The system recited in claim 31 wherein said software further
9 includes at least one sales site module.

10
11 58. (Currently amended) The method of claim ~~33~~ 36, wherein said ~~transaction~~ potential
12 purchaser purchases the bad debt via is an outright sale.

13
14 59. (Currently amended) The method of claim ~~38~~ 41, wherein said ~~transaction~~ potential
15 purchaser purchases the packaged group of bad debts via is an outright sale.

16
17 60. (Previously presented) The system of claim 31, wherein said purchase of said bad debt
18 item is conducted via an outright sale.

19
20 61. (Currently amended) The method of claim 55, wherein said ~~transaction is an outright sale~~
21 remote client purchases at least one of said bad debts.

22
23 62. (New) The method of claim 45, further comprising:
24 providing the potential purchaser with information compiled in the computerized database relating
25 to a plurality of bad debts for which the stored geographical location wherein jurisdiction is present
26 over the associated debtors corresponds to the geographical territory specified by the potential
27 purchaser.

1 63. (New) The method of claim 47, further comprising:

2 providing the client with information stored in the computer storage element relating to a
3 plurality of uncollected debts for which the stored debtor jurisdiction information regarding
4 geographic territories in which the debtor associated with each of such uncollected debts is likely to
5 be subject to personal legal jurisdiction corresponds to the geographical territory specified by the
6 client.

7
8 64. (New) The method of claim 55, further comprising:

9 providing the remote client with compiled information relating to a plurality of bad debts for
10 which the geographic territory wherein jurisdiction is present over the associated debtors corresponds
11 to the geographical territory selected by said client.